



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

03/28/2023



OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

YOUR INFO  
CASE NUMBER  
**1914648**

LOAN NUMBER



PROPERTY ADDRESS  
**3820 PALMETTO ST  
PHILADELPHIA, PA 19124**

DENNIS MORALES  
3820 PALMETTO ST  
PHILADELPHIA, PA 19124

Dear DENNIS MORALES,

An escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

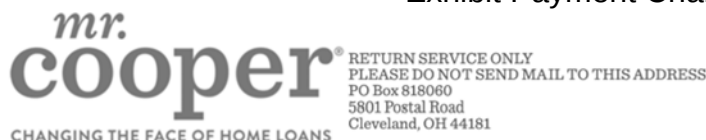
If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper

Enclosure





## Escrow Account Disclosure Statement

**Customer Service:** 888-480-2432  
Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.  
to 12 p.m. (CT)

**Tax/Insurance:** 866-825-9267  
Monday through Thursday from 8 a.m. to 9 p.m. (ET),  
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.  
to 3 p.m. (ET)

Your Loan Number: [REDACTED]  
Statement Date: 03/28/2023

DENNIS MORALES  
3820 PALMETTO ST  
PHILADELPHIA, PA 19124

**Why am I receiving this?**

Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to void a negative balance in the event of changing tax and insurance amounts.

**What does this mean for me?**

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of \$2,022.33. If you are behind on your payments this is not a true surplus.

**What do I need to do?**

Please note that effective 06/01/2023, your new total monthly payment will be \$551.18.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$396.74	\$0.00	\$396.74
ESCROW	\$169.84	(\$15.40)	\$154.44
<b>Total Payment</b>	<b>\$566.58</b>	<b>(\$15.40)</b>	<b>\$551.18</b>
<i>See below for surplus calculation</i>			

**What is a Surplus?** A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.

**Minimum Required Balance**

\$308.88

**Lowest Projected Balance**

\$2,331.21

**Surplus Amount \$2,022.33**

*Please see the Coming Year Projections table on the back for more details.*

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
CITY TAX	\$1,068.05	(\$268.76)	\$799.29
HAZARD SFR	\$970.00	\$84.00	\$1,054.00
<b>Annual Total</b>	<b>\$2,038.05</b>	<b>(\$184.76)</b>	<b>\$1,853.29</b>

*If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).*

The change in your escrow payment\*\* may be based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**Prior Year Account History and Coming Year Projections**

This is a statement of the actual activity in your escrow account from 03/22 through 05/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$308.88 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$2,331.21 will be reached in March 2024. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$2,022.33. These amounts are indicated with an arrow (<).

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$679.31	\$1,007.78
03/22	\$0.00	\$167.95*	\$0.00	\$0.00		\$679.31	\$1,175.73
03/22	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$679.31	\$1,222.19
04/22	\$0.00	\$167.95*	\$0.00	\$0.00		\$679.31	\$1,390.14
04/22	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$679.31	\$1,436.60
05/22	\$0.00	\$167.95*	\$0.00	\$0.00		\$679.31	\$1,604.55
05/22	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$679.31	\$1,651.01
06/22	\$169.84	\$169.84	\$0.00	\$0.00		\$849.15	\$1,820.85
07/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,018.99	\$1,990.69
07/22	\$0.00	\$92.92*	\$0.00	\$0.00	Esc deposit	\$1,018.99	\$2,083.61
08/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,188.83	\$2,253.45
08/22	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$1,188.83	\$2,299.91
09/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,358.67	\$2,469.75
10/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,528.51	\$2,639.59
10/22	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$1,528.51	\$2,686.05
11/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,698.35	\$2,855.89
11/22	\$0.00	\$92.92*	\$0.00	\$0.00	Esc deposit	\$1,698.35	\$2,948.81
12/22	\$169.84	\$169.84	\$0.00	\$0.00		\$1,868.19	\$3,118.65
12/22	\$0.00	\$46.47*	\$0.00	\$0.00	Esc deposit	\$1,868.19	\$3,165.12
01/23	\$169.84	\$169.84	\$970.00	\$0.00	HAZARD SFR	\$1,068.03	\$3,334.96
01/23	\$0.00	\$46.46*	\$0.00	\$0.00	Esc deposit	\$1,068.03	\$3,381.42
02/23	\$169.84	\$339.68	\$0.00	\$799.29*	CITY TAX	\$1,237.87	\$2,921.81
02/23	\$0.00	\$0.00	\$0.00	\$1,054.00*	HAZARD SFR	\$1,237.87	\$1,867.81
03/23	\$169.84	\$339.68	\$1,068.05	\$0.00	CITY TAX	\$339.66	\$2,207.49
03/23	\$0.00	\$92.93*	\$0.00	\$0.00	Esc deposit	\$339.66	\$2,300.42
04/23	\$169.84	\$169.84E	\$0.00	\$0.00		\$509.50	\$2,470.26
05/23	\$169.84	\$169.84E	\$0.00	\$0.00		\$679.34	\$2,640.10
<b>Total</b>	<b>\$2,038.08</b>	<b>\$3,485.61</b>	<b>\$2,038.05</b>	<b>\$1,853.29</b>	<b>Total</b>	<b>\$679.34</b>	<b>\$2,640.10</b>
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	\$2,640.10	\$617.77
06/23	\$154.44		\$0.00			\$2,794.54	\$772.21
07/23	\$154.44		\$0.00			\$2,948.98	\$926.65
08/23	\$154.44		\$0.00			\$3,103.42	\$1,081.09
09/23	\$154.44		\$0.00			\$3,257.86	\$1,235.53
10/23	\$154.44		\$0.00			\$3,412.30	\$1,389.97
11/23	\$154.44		\$0.00			\$3,566.74	\$1,544.41
12/23	\$154.44		\$0.00			\$3,721.18	\$1,698.85
01/24	\$154.44		\$1,054.00		HAZARD SFR	\$2,821.62	\$799.29
02/24	\$154.44		\$0.00			\$2,976.06	\$953.73
03/24	\$154.44		\$799.29		CITY TAX	\$2,331.21	\$308.88<
04/24	\$154.44		\$0.00			\$2,485.65	\$463.32
05/24	\$154.44		\$0.00			\$2,640.09	\$617.76
<b>Total</b>	<b>\$1,853.28</b>		<b>\$1,853.29</b>		<b>Total</b>	<b>\$2,640.09</b>	<b>\$617.76</b>

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have